

IT IS ORDERED as set forth below:

Date: March 3, 2022



Lisa Ritchey Craig
U.S. Bankruptcy Court Judge

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF GEORGIA
ATLANTA DIVISION**

IN THE MATTER OF:	:	CASE NUMBER
	:	
CASSANDRA JOHNSON LANDRY,	:	18-55697-LRC
	:	
	:	IN PROCEEDINGS UNDER
	:	CHAPTER 7 OF THE
DEBTOR.	:	BANKRUPTCY CODE

ORDER REGARDING DISCHARGE

The above-styled Chapter 7 case is before the Court *sua sponte*. Section 727(a)(11) of the Bankruptcy Code provides that the Court shall not enter a discharge in an individual Chapter 7 case if the debtor failed to complete an instructional course concerning personal financial management described in § 111 and is not exempt from the requirement under § 109(h)(4). 11 U.S.C. § 727(a)(11). Further, Rule 4004(c) provides that the Court shall, on expiration of the times fixed for objecting to discharge and for filing a motion to dismiss the case under Rule 1017(e), grant the discharge unless the debtor has

failed to file with the Court a statement of completion of a course concerning personal financial management.

The times fixed for objecting to discharge and for filing a motion to dismiss the case have expired, but Debtor has not filed a statement of completion of the personal financial management course (Form 23, Debtor's Certification of Completion of Instructional Course Concerning Personal Financial Management). Therefore, the Court cannot discharge the case.

Accordingly, it is

ORDERED that unless, on or before **April 15, 2022**, Debtor files Debtor's Form 23 indicating completion of the post-petition financial management course, the Clerk is DIRECTED to close this case without the entry of a discharge.

The Clerk is directed to serve this Order on Debtor and the Chapter 7 Trustee.

END OF DOCUMENT

United States Bankruptcy Court
Northern District of Georgia

In re:
Cassandra Johnson Landry
Debtor

Case No. 18-55697-lrc
Chapter 7

CERTIFICATE OF NOTICE

District/off: 113E-9
Date Rcvd: Mar 03, 2022

User: bncadmin
Form ID: pdf492

Page 1 of 3
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 05, 2022:

Recip ID	Recipient Name and Address
db	+ Cassandra Johnson Landry, P.O. Box 1275, Grayson, GA 30017-0024

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 05, 2022

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 3, 2022 at the address(es) listed below:

Name	Email Address
A. Michelle Hart Ippoliti	on behalf of Creditor JPMorgan Chase Bank National Association Michelle.ippoliti@mccalla.com, bankruptcyecfmail@mccalla.com;mccallaecf@ecf.courtdrive.com
Andrew Houston McCullen	on behalf of Creditor Wilmington Savings Fund Society FSB, as trustee of Stanwich Mortgage Loan Trust A ecfganb@aldridgepите.com, amccullen@ecf.inforuptcy.com
Bradley W. Griffin	on behalf of Creditor Downs Homeowners Association Inc. bradleyg@ljlaw.com
Brian K. Jordan	on behalf of Creditor DEUTSCHE BANK NATIONAL TRUST COMPANY ecfganb@aldridgepите.com, bjordan@ecf.inforuptcy.com
Brian K. Jordan	on behalf of Creditor Ocwen Loan Servicing LLC ecfganb@aldridgepите.com, bjordan@ecf.inforuptcy.com

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Brian K. Jordan	on behalf of Creditor Select Portfolio Servicing Inc. bjordan@ecf.inforuptcy.com;ecfganb@aldridgepite.com
Brian K. Jordan	on behalf of Creditor Deutsche Bank National Trust Company ecfganb@aldridgepite.com bjordan@ecf.inforuptcy.com
Brian K. Jordan	on behalf of Creditor Wilmington Savings Fund Society FSB, as trustee of Stanwich Mortgage Loan Trust A ecfganb@aldridgepite.com, bjordan@ecf.inforuptcy.com
Charles R. Bridgers	on behalf of Creditor Valeri Burnough charlesbridgers@dcbflegal.com calendar@dcbflegal.com;jessicasorrenti@dcbflegal.com
David S. Klein	on behalf of Creditor Sukhmani Investments LLC dklein@rlklawfirm.com, swenger@rlklawfirm.com;yalamin@rlklawfirm.com;R71213@notify.bestcase.com;csmith@rlklawfirm.com;1030641420@filings.docketbird.com;bwenger@rlklawfirm.com
David S. Klein	on behalf of Creditor King Group Mgmt LLC dklein@rlklawfirm.com, swenger@rlklawfirm.com;yalamin@rlklawfirm.com;R71213@notify.bestcase.com;csmith@rlklawfirm.com;1030641420@filings.docketbird.com;bwenger@rlklawfirm.com
Elizabeth Campbell	on behalf of Defendant PHH Mortgage Services ecampbell@lockelord.com LDaugherty@lockelord.com;David.Rankin@lockelord.com
Elizabeth Campbell	on behalf of Defendant Mortgage Electronic Systems ecampbell@lockelord.com LDaugherty@lockelord.com;David.Rankin@lockelord.com
Elizabeth Campbell	on behalf of Defendant Deutsche Bank National Trust Company ecampbell@lockelord.com LDaugherty@lockelord.com;David.Rankin@lockelord.com
Elizabeth Campbell	on behalf of Defendant Ocwen Loan Servicing LLC. ecampbell@lockelord.com, LDaugherty@lockelord.com;David.Rankin@lockelord.com
G. Lanier Coulter, Jr.	on behalf of Creditor Natchez Trace Homeowners Association Inc. glc@coultersierra.com, jwa@coultersierra.com
Gary J. Toman	on behalf of Defendant H&R Block Mortgage LLC. gtoman@wwhgd.com NPanayo@wwhgd.com
Gary J. Toman	on behalf of Defendant Option One Mortgage gtoman@wwhgd.com NPanayo@wwhgd.com
Gregory M. Taube	on behalf of Creditor ReadyCap Lending LLC greg.taube@nelsonmullins.com, linnea.hann@nelsonmullins.com;michelle.german@nelsonmullins.com;pat.stanley@nelsonmullins.com
Heather D. Bock	on behalf of Creditor U.S. Bank National Association bankruptcyecfmail@mccalla.com;BankruptcyECFMail@mrpllc.com;mccallaecf@ecf.courtdrive.com
Herbert C. Broadfoot, II	on behalf of Trustee S. Gregory Hays bert@hcbroadfootlaw.com
Howell A. Hall, I	on behalf of Creditor American Express National Bank hohall@logs.com logsecf@logs.com
John D. Schlotter	on behalf of Creditor JPMorgan Chase Bank National Association John.schlotter@mccalla.com, bankruptcyecfmail@mccalla.com;mccallaecf@ecf.courtdrive.com
Kerry S. Doolittle	on behalf of Unknown Jojo John kerry.doolittle@gmail.com
L. Stephen O'Hearn, Jr.	on behalf of Creditor TitleMax of Georgia Inc. d/b/a TitleMax ohearnnotices@gmail.com
Lindsay P. S. Kolba	on behalf of U.S. Trustee Office of the United States Trustee lindsay.p.kolba@usdoj.gov
Maria A. Tsagaris	on behalf of Creditor JPMorgan Chase Bank National Association maria.tsagaris@mccalla.com, BankruptcyECFMail@mccallaraymer.com;mt3@mccallaraymer.com;mccallaecf@ecf.courtdrive.com
Melissa J. Davey	on behalf of Trustee Melissa J. Davey cdbackup@13trusteeatlanta.com;cdsummary@13trusteeatlanta.com
Neil C. Gordon	

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on behalf of Trustee Neil C. Gordon angela.ford@agg.com carol.stewart@agg.com;ecf.alert+Gordon@titlexi.com

Office of the United States Trustee

ustpregion21.at.ecf@usdoj.gov

Robert Trauner

on behalf of Trustee Robert Trauner GA03@ecfcbis.com

Ronald A. Levine

on behalf of Creditor RESURGENT CAPITAL SERVICES rlevine@levineblock.com rlevine682@gmail.com

S. Gregory Hays

ghays@haysconsulting.net saskue@haysconsulting.net;GA32@ecfcbis.com

Whitney W. Groff

on behalf of Plaintiff Georgia Department of Community Health wgroff@law.ga.gov

Whitney W. Groff

on behalf of Creditor Georgia Department of Community Health wgroff@law.ga.gov

TOTAL: 35